

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Jill M. Neff
 Debtor

Case No. 11-16319-sr
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 14

Date Rcvd: Nov 25, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2016.

db	+Jill M. Neff, 1304 Harris Road, Dresher, PA 19025-1104
12562640	+Capital One, N.A., c/o Creditors Bankruptcy Service, P O Box 740933, Dallas, Tx 75374-0933
12618908	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
12929663	Federal National Mortgage Association, PO BOX 1047, Hartford, CT 06143-1047
12593543	US Department of Education, PO Box 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: bankruptcy@phila.gov Nov 25 2016 22:45:30 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 25 2016 22:44:52 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 25 2016 22:45:28 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
12519350	EDI: BANKAMER2.COM Nov 25 2016 22:38:00 FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102
12573695	EDI: CAPITALONE.COM Nov 25 2016 22:38:00 Capital One Bank (USA), N.A., by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
12561538	+EDI: TSYS2.COM Nov 25 2016 22:38:00 Department Stores National Bank/Macys, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
12601846	EDI: PRA.COM Nov 25 2016 22:38:00 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541
12541496	E-mail/Text: ebn@vativrecovery.com Nov 25 2016 22:44:48 Palisades Collections, LLC, Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Collections, LLC, PO Box 40728, Houston, TX 77240-0728
12570266	EDI: TFSR.COM Nov 25 2016 22:38:00 Toyota Motor Credit Corporation, PO BOX 8026, Cedar Rapids, IA. 52408-8026

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12618909*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
-----------	---

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 24, 2016 at the address(es) listed below:

ADAM FOGARTY	on behalf of Debtor Jill M. Neff afogarty@wwdlaw.com
ANN E. SWARTZ	on behalf of Creditor Bank of America, N.A., et al ecfmail@mwc-law.com, ecfmail@mwc-law.com
FREDERICK L. REIGLE	ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
JENIECE D. DAVIS	on behalf of Creditor Seterus, Inc., as the authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc
Jeniece@MVRLAW.COM,	bonnie@mvrlaw.com
JILL MANUEL-COUGHLIN	on behalf of Creditor Bank of America, N.A., et al jill@pkallc.com, chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com
JONATHAN KRINICK	on behalf of Debtor Jill M. Neff jkrinick@wwdlaw.com, jkrinick@hotmail.com
JOSHUA ISAAC GOLDMAN	on behalf of Creditor Federal National Mortgage Association (Fannie Mae) bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
JOSHUA ISAAC GOLDMAN	on behalf of Creditor Bank of America, N.A., et al bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
MARISA MYERS COHEN	on behalf of Creditor Bank of America, N.A., et al mcohen@mwc-law.com

District/off: 0313-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 14

Date Rcvd: Nov 25, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,
ecf_frpa@trustee13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

Information to identify the case:

Debtor 1	Jill M. Neff	Social Security number or ITIN	xxx-xx-2840
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 11-16319-sr			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jill M. Neff
aka J. Mastromatto Fierman

11/24/16

By the court: Stephen Raslavich
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.